

THIS INSTRUMENT PREPARED BY AND RETURN TO:

W. Ray Jamieson and/or Benjamin T. Wages, Jr., 147 Jefferson, Ste 300, Memphis, TN 38103, (901) 525-0231

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 17th day of August, 1999, Ronald L. Wilhelm and wife, Carol Wilhelm, executed a certain Deed of Trust, conveying to Jim Garner, as Trustee, certain property hereinafter fully set forth and described, which said Deed of Trust is of record in the Chancery Clerk's Office of Desoto County, Mississippi, in Deed Book 1140, Page 518.

WHEREAS, the undersigned has been appointed Substitute Trustee by the holder of the indebtedness secured by said Deed of Trust by instrument in Deed Book 1233, Page 580 in the Chancery Clerk's Office of Desoto County, Mississippi, and

WHEREAS, default having been made in the payment of the debts and obligation secured to be paid in said Deed of Trust, the owner thereof requested the undersigned to advertise and sell the property conveyed thereby, according to the terms of said Deed of Trust, and

WHEREAS, in accordance with said request, the said property was advertised for sale in the Desoto Times, a weekly newspaper published in Holly Springs, Mississippi, for twenty-one (21) days by 4 weekly notices, such advertisement appearing on August 16, August 23, August 30 and September 6, 2000, and giving the time, terms, place of sale and description of property, and

WHEREAS, at the time, 12:00 noon, being the 8th day of September, 2000, and place, being as mentioned in said advertisement, at the south door of the County Courthouse, Hernando, Desoto County, Mississippi, and the said property was offered for sale, at public outcry to the highest and best bidder for cash, at which sale the said property was struck off and sold to Washington Mutual Finance fka Blazer Mortgage Services, Inc., for the sum of \$62,000.00, that being the highest and best bid offered, and

NOW THEREFORE, the undersigned, W. Ray Jamieson and/or Benjamin T. Wages, Jr. Substitute Trustee, hereby bargains, sells and conveys unto the said Washington Mutual Finance fka Blazer Mortgage Services, Inc., the property above mentioned and now fully described as follows:

Lot 94, Section A, Southaven Subdivision, in Section 14, Township 1 South, Range 8 West, as per plat thereof of record in Plat Book 2, at Page 4 & 5, in the Office of the Chancery Clerk of Desoto County, Mississippi.

Being the same property conveyed to Ronald L. Wilhelm and wife, Carol Wilhelm by Deed from Clyde E. Holmes and wife, Mary C. Holmes, dated 8/9/85, recorded 8/12/95, in Book 179, Page 750, in the Chancery Clerk's Office of Desoto County, Mississippi.

PARCEL NO.: 1086-1403-0-0008400

PROPERTY ALSO KNOWN AS: 9031 Whitworth, Southaven, Mississippi

And the said W. Ray Jamieson or Benjamin T. Wages, Jr., Substitute Trustee, hereby warrants the title to the above described property against the lawful claims of all persons claiming the same by, through, or under it, but not further or otherwise.

The proceeds of the sale have been disbursed as required by law.

IN WITNESS WHEREOF, the said W. Ray Jamieson and/or Benjamin T. Wages, Jr., Trustee, has hereunto set his hand and seal this 8th day of January, 2000.

STATE MS. - DESOTO CO.
FILED

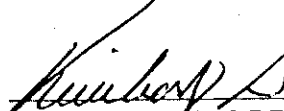
SEP 15 1 31 PM '00

BK 379 PG 465
W. RAY JAMIESON AND/OR
BENJAMIN T. WAGES, JR.
Substitute Trustee

W. RAY JAMIESON AND/OR
BENJAMIN T. WAGES, JR.
Substitute Trustee

**STATE OF TENNESSEE
COUNTY OF SHELBY**


Personally appeared before me, the undersigned authority in and for the said county and state, on this 8th day of September, 2000, within my jurisdiction the within named W. Ray Jamieson and/or Benjamin T. Wages, Jr., who acknowledged that he/they executed the above and foregoing instrument.


NOTARY PUBLIC

My commission expires:

My Commission Expires Dec. 29, 2001

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information and belief, the actual consideration for this transfer is \$62,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.


AFFIANT

Subscribed and sworn to before me this 8th day of September, 2000.

MY COMMISSION EXPIRES:
My Commission Expires Dec. 29, 2001


NOTARY PUBLIC

PROPERTY ADDRESS: 9031 Whitworth, Southaven, Mississippi

GRANTEE & MAIL TAX NOTICE TO:

Washington Mutual
201 Stateline Road West, Ste 5
Southaven, MS 38671
(662) 393-5410

GRANTOR

Ronald L. & Carol Wilhelm
9031 Whitworth
Southaven, MS 38671
phone unknown